

OPINION SUMMARY

MISSOURI COURT OF APPEALS EASTERN DISTRICT

DIVISION TWO

COREY CARTER,)	No. ED104654
)	
Respondent,)	Appeal from the Circuit Court
)	of St. Louis County
vs.)	
)	Honorable Gloria Clark Reno
SHELTER MUTUAL INSURANCE)	
COMPANY,)	
)	
Appellant.)	FILED: March 7, 2017

Shelter Mutual Insurance Company (“Shelter”) appeals from the trial court’s judgment in favor of Corey Carter (“Carter”) in the amount of \$100,000 pursuant to the uninsured motor vehicle liability coverage of two vehicle insurance policies.

REVERSED AND REMANDED.

Division Two Holds: The trial court erred in granting judgment in favor of Carter for the amount of \$100,000 based on the Impala and Torrent insurance policies. The policies contained no ambiguity because an application of the clear and plain definitions of qualifying insureds provided the extent and limitations of coverage summarized by each policy’s Auto Policy Declarations and Policy Schedule. Pursuant to the terms and conditions of the policies and Section 379.203, the two separate uninsured motorist policies shall apply, providing \$25,000 in coverage as a Category B insured under the Impala policy and \$50,000 in coverage as a Category A insured under the Torrent policy for a total amount of \$75,000.

Opinion by: Roy L. Richter, J.

Sherri B. Sullivan, J., and Colleen Dolan, J., concur.

Attorneys for Appellant: Seth G. Gausnell, Thomas G. Wilmowski, Jr.

Attorneys for Respondent: Kelsy Simon Vollmer, Gonzalo Fernandez

<p>THIS SUMMARY IS NOT PART OF THE OPINION OF THE COURT. IT HAS BEEN PREPARED FOR THE CONVENIENCE OF THE READER AND SHOULD NOT BE QUOTED OR CITED.</p>
